Well, I cannot tell that; my memory falls me as to that, I could not tell when they began, and when they—but I could tell when they began, and when they—but I could tell when they began, and when they—but I could tell that it was every year for some time. I cannot tell what date it was; I have to record of it.

Q.—When you say "every year" you mean literally every calendar year in connection with the State election? A.—Yes, sir.

Q.—Have you received any money from the Equitable Life as a contribution for local campaigns? A.—No.

Q.—Municipal campaigns? A.—None whatever.

Q.—Or as a contribution to the expenses of any candidates for the legislature? A.—No, sir; I have not received any at all for that purpose.

Q.—Then the amounts that you have received for the purposes of State campaigns cover all the smounts you have received from the Equitable Life? A.—Yes, and they were general in their character; there was not any specific sum mentioned for any campaign, for any—for what it was to be.

Q.—But you divided it up, or some committee divided up this money that was received in such a NEVER-ASKED FOR "INFLUENCE."

tioned for any campaign, for any-for what it was to be.

Q.—But you divided it up, or some committee divided up this money that was received in such a way as you thought expedient? A.—It was; they usually made the contributions to me, and I think they did always by a special messenger. He came to my office and delivered me a package of money, and I didn't know—I could only tell what it was, and I immediately turned it ever to the State committee, either to the chairman or the secretary or the treasurer.

Q.—So these contributions were cash contributions? A.—Yes, sir, cash contributions?

Q.—And did you ever receive any such contributions directly from any officer of the Equitable?

A.—No, not directly; I don't think I ever did from the Equitable; I am not quite sure about that, but they invariably sent the money over by a special mesenger and delivered to me, and I didn't keep it overnight; I would send it, or took it up to the State committee.

DID NOT ASK FOR FUNDS.

DID NOT ASK FOR FUNDS.

Q.-Did you make any request for these contribu-tions? A.-I did not. Q.-They came voluntarily? A.-They came vol-untarily. Q.—They came voluntarily.

Q.—At the inception of the making of these contributions, or the practice of making them, did you make any request for them? A.—Well, I don't remember about that; I should—

Q.—Then \$10,000 will cover all the contributions—that it. the annual contributions—which you have ever received in any way from the Equitable Life?

A.—As for as I remember, that would be all. There was \$10,000.

was \$10,000.

Q.—Ten thousand dollars a year? A.—Yes, sir.

Q.—Was that a fixed sum each year, or did it
war? A.—Well, it was a fixed sum—that is, they
it not exceed that, and they didn't reduce it.

either. Q.—Did you ever receive any contributions for political purposes from the Mutual Life? A.—I am not quite certain about that, but I think I did; during the ten years that I speak of I received come contributions from the Mutual Life, but I do oct—
Q.—In what amount? A.—Well, my memory would be \$10,000.
Q.—Annually? A.—No, it would not be annually.
Q.—Occasionally? A.—Occasionally.
Q.—Well, do you remember in what campaign?
A.—I do not know in what campaign. I could not

A—I do not know in what campaign. I could not tell.

Q—Have you received any recently from the Mutual Life, within recent years—the last three or four years? A.—I though, you were asking me about the New-York Life.

Q—No. I said the Mutual Life. A.—I received some donations from the Mutual Life in the last ten years, but I don't know when and what amount. They were about \$19,000.

Q—Were they regular contributions? A.—I think so—not annual contributions; they did not give me any sum annually. It was only on stated occasions that they—

Q—You mean by that they did not give you something for each year's campaign? A.—They did not, no.

comething for each year's campaign? A.—They did not, no.

Q.—How frequently was it? A.—I cannot tell I simply received it, and whatever I received I took it to the State committee.

Q.—With what officer of the Mutual Life did you deal in receiving these contributions? A.—I think it was Mr. McCurdy. I would not be sure.

Q.—R. A. McCurdy? A.—Yes, etc.

Q.—Did you get the money from him directly? A.—No, str. it was given to me just as I said.

MESSENGER BROUGHT THE MONEY.

Q.—In the same way that it was given to you by the Equitable, sent by messenger in currency? A. the Equitable, sent by messenger in currency? A.—
Yes, sir.
Q.—How did it happen that the Mutual Life contributed the money? Was it in pursuance of an understanding between yourself and Mr. McCurdy?
A.—I simply asked him at various times when necessities were very great for money, and he said he would be very glad to subscribe.
Q.—This was for the State campaign? A.—Yes, sir

sir. Q.—And Mr. McCurdy so understood it? A.—He understood it, and could not understand it any other way, because I was not representing the national campaign. Q.—Was there any contribution by the Mutual Life at any time for any local campaign? A.—No.

Q.—Was there any contribution by the Mutual Life at any time for any local campaign? A.—No. sir.

Q.—Or apart from the contributions for the State campaign purposes in the interests of any candidate for State office? A.—No. sir.

Q.—The practice was the same in the Mutual as in the Equitable? A.—Yes, sir.

Q.—And we may assume that you got generally 16,000? A.—When I got anything from him I did.
Q.—And for how long a period of years would that go back? A.—I could not state that.
Q.—Have you received any contributions for political purposes from the New-York Life, if you did at all? A.—Well, I dealt with the prosest from the New-York Life, if you did at all? A.—Well, I dealt with the prosess? A.—Ih expectived any time contributions from Mr. McCall? A.—Yes, sir.
Q.—Mr. McCall? A.—Yes, sir.
Q.—Mr. McCall? A.—Yes, sir.
Q.—Mr. McCall? A.—Yes, sir.
Q.—Mr. McCall? A.—Yes, sir.
Q.—Did you receive at any time contributions from Mr. McCall for State purposes.
Q.—How could you do do not enact legislation which they thought hostile to policy-holders? A.—That is about what it would amount to the company, give you any money? A.—I cannot say positively whether he did or not—I cannot remember as to whether the New-York Life has given you supther for State purposes? A.—I cannot say positively whether he did or not—I cannot remember as to whether the New-York Life has given you anything for State purposes? A.—I am not positive as to whether the New-York Life has given you anything for State purposes? A.—I am not positive as to whether the New-York Life has given you anything for State purposes? A.—I am not positive as to whether the New-York Life has given you anything for State purposes? A.—I am not positive as to whether the New-York Life has given you anything for State purposes? A.—I am not positive as to whether the New-York Life has given you anything for State purposes? A.—I am not positive as to whether the New-York Life has given you anything for State purposes? A.—I am not positive as to whether the collection of for d Q.—With whom did you deal in the New-York Life, if you did at all? A.—Well, I dealt with the president of the company.

Q.—Mr. McCall? A.—Yes, sir.

Q.—Did you receive at any time contributions from Mr. McCall for State purposes—political purposes?

A.—If he subscribed anything at all it would he for State purposes.

Q.—Tes, of course, but did he at any time, or his commany, give you any money? A.—I cannot say positively whether he gave me anything or not.

Q.—And that would mean that you were not positive as to whether the New-York Life has given you anything for State purposes?

Q.—It has been suggested to me that you had something to do with the collection of funds for the Harrison campaign—the raising of a fund of that.

Q.—It has been suggested to me that you had something to do with the collection of funds for the Harrison campaign—the raising of a fund of the fifth of the collection of funds for the Harrison campaign, or what right? A.—No, my memory could not tell me whether it was the Harrison campaign, or what campaign it was.

Q.—You are clear in your mind that you never had any contributions made to you for the purposes?

The Chairman—That is all, Senator, we are much obliged to you.

The Chairman—We are very much oliged to you.

side 600. Do you recall that? A.—I do not recall that.
Q.—Or any fund. I may not have the amount right? A.—No, my memory could not tell me whether it was the Harrison campaign, or what campaign it was.
Q.—You are clear in your mind 'hat you never had any contributions made to you for the purposes of a national campaign. A.—Tes, sir; they never were given to me for a national campaign, although sometimes, in talkine with genilenen about it. I said I thought it would be a good thing for them to subscribe, because of the bearing of the national campaign on a State campaign.
Q.—And with whom have you had such conversations—I mean connected with insurance commanies, of course? A.—I am not sure as to whom I talked to.
Q.—Have you talked with R. A. McCurdy about that? A.—I do not think so.
Q.—Or Mr. John A McCall? A.—I think very likely I may have talked with Mr. John A. McCall on that subject, as to the necessities of our campaign and what we ought to do, but I do not remember when I talked with him.

NOTHING FROM OTHER COMPANIES.

NOTHING FROM OTHER COMPANIES. Q-What other insurance companies doing business in the State of New-York, Senator, have made contributions to you for political purposes? A.—Not any that I know of.

Q-Not the Metropolitan? A.—No. sir.

Q-And none of the other companies? A.—No.

Q.—Have any of these other companies made any contributions to anybody else that you know of for political purposes? A.-I do not know of their contributing anything at all.

contributing anytoing at all.

Q.-Then the \$10,000 from the Mutual and \$10,000 from the Poultable-I refer of course to the annual contribution—comprise all the contributions that you have knowledge of for political purposes?

A.-I have not had from the New-York Life \$10,000

s year G.—I said the Mutual. Ten thousand dollars from the Mutual and \$10,000 from the Equitable. A.—I do not think I ever had such a sum a year from the Mutual.

Q.—I gathered from your testimony that it was frequently from the Mutual? A.—It was frequent, I should think it was—oh, I cannot tell how frequently was.

frequently from the Mutual? A.—It was frequent, I should think it was—ob, I cannot tell how frequent it was.

Q.—Take 1992, was there a contribution in that year by the Mutual? A.—I should think there was, because that was a Presidential year.

Q.—And it would be likely, according to your recollection, that they would give for State purposes that year? A.—Yes sir.

Q.—And how shout 1992?

The Chairman—I think you meant 1994.

The Witness—Yes.

Q.—Or 1200? A.—Well, I cannot remember about 1992.

Q.—Or 1200? A.—Well, I cannot remember specifically.

Q.—That was a Presidential year. Would it be your recollection that the Mutual subscribed for State purposes that year? A.—I should think naturally the Mutual would subscribe at that time and did.

Q.—Are you acquainted with any contributions that have been made to any one for the purpose of favoring the candidacy of any one for legislative offices outside of those contributions wou have mentioned? A.—I never had any such thing broached to me at all.

Q.—Or for the purpose of aiding a candidate for

tioned? A—I never had any such thing broached to me at all.

O.—Or for the purpose of alding a candidate for judicial office? A.—No: there never has been any suggestion in researd to any candidate.

Q.—With reference to the reatter of campaign expenses in reference to judicial nominations? A.—I Dever heard of such a thing in my life.

DOES NOT KNOW HAMILTON.

Reference has been made here to the activity

O.—Reference has been made here to the activity of Andrew Hamilton in connection with legislative matters at Albany. Did you know Mr. Hamilton? A.—I didn't know him at all.

Did you know anything about his work at Albany? A.—I dien't know anything about it at all: since his name has been broached here is the first I have heard of him.

Q.—Do you know Andrew C. Fields? A.—I have met him, I think, once or twice.

Q.—Do you know anything of his work at Albany?

A.—No.

Q.—Or any moneys contributed by insurance companies to him or through him for any purpose?

A.—I do not.

panies to him or through him for any purpose.

A.-I do not.

Q.-So far as you know, Senator what have the

O.—So far as you know, Senator what have the insurprise companies done in researd to shaping legislation or preventing legislation in this State? A.—I don't know anything they have come. I never inquired into that, nor have they sought my influence at all in reference to it.

Q.—Do you know what disposition has been made of the contributions by the insurance companies for State companies. A.—I don't know anything about it, sir. I turned these on ributions over to the State committee, and then my connection with them cased.

Q.—Do you know whether, by virtue of such contributions, any all'elements of morey were made for ributions, any all'elements of morey were made for

O.—Do you know whether, by virtue of such contributions, any sile ments of worey were made for the nurpose of helixing the campain of condictors for the legislature? A.—There was not, that I know of. Q .- Inquiries have been made from time to time

NEVER ASKED FOR "INFLUENCE."

that.

Q.—If you have an opinion of course, we should be glad to have it, but the point I want particularly to get at is this: What suggestion was there to the insurence companies of any quid pro quo; what were the insurence companies to get out of the fact that they had made the contribution? A.—There was not any suggestion of any sort.

ADVANTAGE "THROUGH ME."

BOTH PAID "HUSH MONEY"

Equitable and Mutual Contributed

Regularly to W. S. Manning.

Apart from Senator Platt, the two inter-

esting witnesses of the morning session were

John A. Nichols, a former Quarantine Commis-

sloner, and the author of the two famous letters

to Senator Chauncey M. Depew complaining of

the importunities of "your friend up the river,"

and Thomas Coman, a forgotten city official, a

contemporary of the Tweed regime, whose ac-

quaintance with the "right" people seemed to

have obtained him a comfortable \$6,000 berth

Mr. Nichols promptly identified the "friend

up the river" as W. S. Manning, of Albany, a

former actuary, whose relations to the payroll

of the Equitable seemed to have been the sole

reason for the retention of Mr. Nichols. He

also testified to a long list of payments rang-

ing from \$600 to \$450 annually to Mr. Manning.

many veuchers for which were shown, most of

these in fictitious names, intended to conceal

the identity of the real recipient. The story of

this "hush money" was one of the most re-

markable that has been told at the investiga-

The burden of this testimony was that Mr.

Manning was employed "in matters inimical" to

the Equitable. Subsequently it developed that

he received similar payments from the Mutual.

Time and again Mr. Nichols reiterated that the

payment was in "matters inimical to the com-

pany," but he could not recall an example. Fi-

shown for last year Mr. Nichols recalled the fol-

lowing detail: "I paid him so that he would be

favorable to the company instead of inimical."

A moment later he admitted that Mr. Man-

ning was not employed at that time, and the

payment was "to keep him from being em-

ployed." These payments, he testified, had been

going on for ten or fifteen years. Then he sup-

plied the explanation for the long list of vouch-

a retainer. The payment, he said, was to meet

the demands of Manning. This brought Mr.

Hughes to the "Dear Depew" letter of Nichols,

and the witness promptly identified Manning

as "our friend, who usually gets round at this

Lest You Forget!

A life insurance policy at a premium

rate of \$24.28 per \$1,000-is a thirteen per

cent dividend in advance, on the basis of

ers for payments to him of \$1,000 annually for

in the Equitable.

by Mr. Nichols.

rates previously offered. Call or write The Washington Tife Insurance Co. John Catlork, Bresident

Diamonds, Precious Stones and Pearls Jewelled Gold Novelties Established 1840

> Chester Billings & Son

Successors to Randel, Baremore & Billings Billings Court, Fifth Ave. at Thirty-fourth St.

Q.—I said, on account of such contributions. Have you ever been asked by any insurance company to intervene in their favor at all in connection with matters of legic ation? A.—They have never asked me in the world. time of the year." Mr. Nichols explained that this reference in the letter was underlined to matters of legication? A.—They have never asked me in the world.

Q.—And you have never done anything of the kind? A.—I have not.

Q.—Do you happen to know, Senator, what contributions were made to the national campaign fund of 1886 by the Mutual and Equitable? A.—I could not tell anything about them at that time, for I didn't have any record, nor I haven't any record now. I didn't make any record.

Q.—Or 1800? A.—As I said, they turned the moneys over to me and I turned them over to the State committee.

Q.—Was there any co-operation between you and Mr. Bliss in the effort to obtain contributions during the campaign when both State and national candidates went before the public? A.—Not that I remember. show "that he was not our friend." He further explained that he had written to Senator Depew merely because of the friendly relation with him which he enjoyed. He next identified the "rantankerous friend" of the second Depew letter as the same Manning.

MANNING "VERY PUSHING."

"How was he rantankerous?" queried Mr. Hughes.

"He was very pushing," was the illuminating reply. Then Mr. Hughes took the initiative in

the matter.

candidates went before the public? A.—Not that I remember.

Q.—In last autumn—1904, that is? A.—Not that I know of, at least.

Q.—Do you know anything about the contribution of approximating \$50.000 by the New-York Life in the last Presidential campaign? A.—I knew nothing about it. I have no knowledge of it.

Q.—Or the contribution of \$50.000 by the Equitable Life during the last campaign? A.—I didn't know what they had given; it was never brought to my attention at all.

Q.—I am asked whether you desire the committee to understand that your relation to contributions by insurance companies began only ten years ago.

A.—I would not say ten years ago; I would not specify the date, but I should think it was as much as ten years ago when you began to receive those contributions?

Q.—Wasn't it a considerably longer time than ten years ago when you began to receive those contributions?

A.—It is very possible it was, but I can't remember now, when I began receiving contributions.

Q.—Wasn't as long ago as twenty years ago? A.— Q-Was Mr. Manning connected with the insurance investigation of 1877? A.—Yes, sir, I believe he was.

Q.—Was he not a stenographer in that investigation, and did he not threaten to publish reports of portions of the proceedings of that investigation not made known in the report, portions that were suppressed?

Mr. Nichols's memory falled him completely on

Q.—Was it through a desire to prevent this publication and because he said matters about Henry B. Hyde in this report had been suppressed that the payments were made?

The witness could not remember. The little tributions.

Q.—Was it as long ago as twenty years ago? A.—

I doubt it.

Q.—About 1885 or 1886, did it begin? A.—I can't remember; I can't remember when it was.

Q.—But you don't intend to be understood as fixing ten years as the absolute limit? A.—No. str.

Q.—It might be fifteen years or more? A.—Yes, sir.

Q.—It might be fifteen years or more? A.—Yes, sir.

concerning which Mr. Nichols could recall noth-Q.—It might be fifteen years or more? A.—Yes, sir.
Q.—But these figures you have given me hold good for whatever time it was? A.—Yes, sir.
Q.—And according to your best recollection wouldn't these contributions extend over a period so far back as 1882? A.—I should think likely they would but I can't remember about it.
Q.—We should be glad to know. Senator, on what basis an insurance company is justified in contributing to a State campaign? A.—I should think they were justified in making contributions while the gold issue was at stake.
Q.—Take the course of our State campaigns; of course, you are familiar with them for many years; what has there been in them which would justify an insurance company in contributing to the expense? A.—Well, I should not want to pass upon that. ing, but asked for time. Mr. Hughes then returned to the Manning case, and introduced in evidence a dozen vouchers, bearing different evidence a dozen vouchers, bearing different names, and marked "In the matter of Bowker" and others. All these, the witness declared, referred to Manning; his explanation was that he desired to conceal the man's name and used fictitious names to do so. At this point he explained that his whole connection with the Equitable consisted in looking after Manning. A moment later it was shown that the Mutual "put up" a sum as large as the Equitable to keep this Manning "not hostile." One voucher was shown marked "Approved, McC." The Equitable and the Mutual thus paid \$1.000 apiece annually to Nichols "in the matter of Manning." Mr. Nichols testified that his connection with Manning began when Henry B. Hyde called him to his office and asked him "to get rid of the annoyance." Just what this meant Mr. Nichols could not explain, for the next moment he declared Mr. Manning had wanted to "be independent" and that it had required great effort to persuade him to subside. Mr. Nichols was anxious to make it clear that he had not acted for Mr. Manning in the affair. He was in the dark as to whether Mr. Manning belonged to the "Manning family" of Albany, but recalled that he was a relative of Shepard Homans, a well known insurance man. The apparent procedure was for Manning to call at Mr. Nichols's office and get his money each year.

COMAN'S PLEASANT JOB. names, and marked "in the matter of Bowker" Q.—What advantage could they really get? A.—
They got it through me as being connected with
the State committee.
Q.—How would they get it through you? A.—
Well they would suppose I would be very likely
to defend them at times when it was necessary;
never had occasion to do it.
Q.—What would that extend to; what do you
mean by defending them if occasion made it necessary? A.—Well, I don't know.
Q.—What had you in mind in saying that? A.—
That they would expect me to support them naturally for anything that they thought was right
and they were for.
Q.—And have they ever requested your support in
any matter? A.—They never have.
Q.—No company has? A.—No company has ever
asked my support.
Q.—In what matters could you properly give

COMAN'S PLEASANT JOB. The fact that Tammany kept a careful watch upon the Equitable salary roll was shown by the testimony of Thomas Coman, who identified himself as a former president of the Board of

Aldermen, who was acting Mayor in the early 70's when Mayor Hoffman became Governor. He was also at one time an acting police magistrate. Mr. Coman testified that he had been in the employe of the Equitable for twenty-five years, and that his salary had steadily increased until it reached \$6,000 a year. Last summer's reduction had cut his salary to \$5,400. At the outset of his testimony Mr. Coman glibly explained that his work was in dealing with violations of Health Department regulations, but he could recall only one of these in recent years. Then he attempted to show work with reference to fire escapes. Then he showed that 70's when Mayor Hoffman became Gov-

reference to fire escapes.

reference to fire escapes. Then he showed that he had spent a day or two fixing up a detail of a street which was torn up.

"You don't seem to be a very busy man," commented Mr. Hughes. This did not evoke any answer, so Mr. Hughes continued:

"Isn't it a fact that you are the intermediary between the city departments and the Equitable?"

A rather humorous phase of Mr. Coman's activity was shown. Mr. Hughes produced the report of the State Superintendent of Insurance, in which Coman was listed as in charge of the assessment matters of the Equitable. His main mission in this regard, it appeared, was to obtain reductions in the personal assessments of James W. Alexander, Henry B. Hyde, Gage E. Tarbell and Thomas D. Jordan. Coman further estified that he went with officers of the society 

Hall. His son is also an Equitable employe. A long list of questions asked by Mr. Hughes, with the intention of showing that Mr. Coman might have served as the intermediary table contributions to Tammany Equitable contributions to Tammany Hall, failed. Mr. Coman had never heard of any such

APGAR'S NAME ON CARD.

Assemblyman Received No Money, However-Tarbell on Stand.

Assemblyman James K. Apgar, of Peekskiil, Westchester County, and Gage E. Tarbell, of the Equitable, were the afternoon witnesses in the insurance investigation. Assemblyman Apgar's testimony was noteworthy, as relating to the incident in last Friday's session, when the name on a card found among various Equitable vouchers was temporarily suppressed. The name was tion despite the many lapses of memory suffered Mr. Apgar's, and written on the card in a handwriting that was not identified were the words. "Mr. Hyde says to pay to Mr. Husted \$1,000." It was initialled "J. W. A.," and this signature was identified as that of James W. Alexander, president of the Equitable.

At the outset of his testimony Mr. Apgar made several things clear; first, that the card was his, but the handwriting was not; second, that the nally when a specific payment of \$450 was incident occurred before he became a member of the Assembly; third, that he never in any fashion received or benefited from any part of the money, and finally that the man named was Thomas D. Husted, a brother of his predecessor in the legislature, James W. Husted, jr. Mr. Appar further testified that T. D. Husted was dead, and for this reason he manifested extreme reluctance in testifying as to any relation he might have had with the affair. Of his own relation he told a frank story. The voucher was dated October, 1897. In this

year, Mr. Apgar testified, he made an unsuccessful campaign for the Assembly. Before this he had been private secretary to Lieutenant Governor Saxton and later to ex-Congressman Will- MANNING GLAD TO TALK. iam L. Ward in Washington. Mr. Apgar was decided in his declaration that no part of this \$1,000 ever found its way into his campaign fund, and he could tell nothing about the strange place where his card had been found. He testified that he did not know Mr Hyde, but had seen Mr. Alexander once to request a favor for a constituent. A similar check was shown in 1896 for \$1,000 for T. B. Husted, this time unaccompanied by any card of Mr. Apgar's. Again he knew nothing about the transaction. Asked if James W. Husted, jr., was a candidate for Assembly in this year Mr. Appar answered in the affirmative. He made it clear that he had no knowledge of or connection with any in-

surance contributions at any time.

of DISCONTINUED STYLES of STECK PIANOS

> The STECK PIANO as a Factor in Expansion at AEOLIAN HALL

SPECIAL SALE

The introduction of new styles in case designs offers an opportunity for material saving on discontinued models

TEARLY a year ago the entire piano manufacturing business of George Steck & Co. was acquired and consolidated with the Aeolian Company. This move was made necessary by the rapid growth of the various musical interests which center in Aeolian Hall. Additional factory space was required and the Steck Piano was selected by reason of its high musical standing and the prestige it had attained during its nearly half century of existence.

Since the consolidation the Steck (in common with the other pianos owned and controlled by the Aeolian Company) has made remarkable strides forward in popular favor, its factory in West 48th Street having increased its output to its full capacity. The sterling merits of the Steck Piano are to-day better known than ever before in its history, and the high praises which Richard Wagner and Franz Liszt accorded this instrument years ago are again justified by the beautiful examples of high-grade workmanship that the factory has produced in 1905.

The Aeolian Company has found it expedient, in accordance with its well-known policy of constant progress, to introduce many new case designs. This has resulted in the discontinuance of certain of the old Steck styles. We find that we have on hand fifty of these discontinued instruments. They are now placed on sale at material reductions from original prices, an opportunity that the public will promotly appreciate, this being the first occasion since the consolidation in 1904, when these instruments could be bought for a dollar less than the published prices.

	(b) A	egular Price.	Special Price.				Regular Price.	Special Price.	
	Steck Upright, Rosewood	\$400	\$300	Steck	Upright,	Mahogany	525	425	
	Steck Upright, Rosewood	400	300			Mahogany		425	
	Steck Upright, Rosewood	400	300	Steck	Upright,	Mahogany	525	425	
	Steck Upright, Rosewood	400	300			Mahogany		425	
	Steck Upright, Rosewood	400	300			Mahogany		425	
	Steck Upright, Rosewood	450	350	Steck	Upright,	Walnut	525	425	
	Steck Upright, Ebonized	450	350	Seck	Upright,	Walnut	525	425	
	Steck Upright, Rosewood	450	350			Walnut		425	
	Steck Upright, Rosewood	450	350			Walnut		425	
	Steck Upright, Rosewood	450	350	Steck	Upright,	Walnut	525	425	
	Steck Upright, Walnut	475	375	Steck	Upright,	Walnut	525	425	
ĕ	Steck Upright, Walnut	475	375			Rosewood		375	
	Steck Upright, Walnut	475	375	Steck	Upright,	Rosewood	475	375	
	Steck Upright, Walnut	475	375	Steck	Upright,	Rosewood	475	375	
	Steck Upright, Mahogany	475	375	Steck	Upright,	Rosewood	475	375	
	Steck Upright, Mahogany	525	400	Steck	Upright,	Rosewood	475	375	
	Steck Upright, White Mahog	575	475			Rosewood		375	
	Steck Upright, White Mahog	575	475	Steck	Upright,	Rosewood	475	375	
	Steck Upright, Mahogany	525	425	Steck	Upright,	Mahogany	600	475	
	Steck Upright, Mahogany	525	425			Mahogany		475	
	Steck Upright, Mahogany	525	425	St ck	Upright,	Mahogany	600	475	
	Steck Upright, Mahogany	525	425	Steck	Upright,	Mahogany	600	475	
	Steck Upright, Mahogany	525	425			Rosewood		450	
	Steck Upright, Mahogany	525	425	Steck	Upright,	Rosewood	. 550	450	
	Steck Upright, Mahogany	525	425		2 3 3				

The usual liberal terms of the Acolian Company on monthly payments will be extended to all the pianos in this Special Sale.

The pianos in this sale have had no usage whatever-in fact they have never left the warerooms. It should be distinctly understood that these price reductions apply only to the discontinued case designs enumerated above and there will be no deviation in price on all other styles.

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recall only that it was at the request of a con-"Whenever they require anything," was the frank answer. A moment later Mr. Coman any campaign business. Mr. Apgar testified to a personal acquaintance with Andrew C. Fields, stituent, but was sure it had nothing to do with any campaign business. Mr. Apgar testified to the "legislative generalissimo" of insurance companies at Albany. He knew him as prominent in Westchester Democratic politics, although in another Assembly district than his own. Mr. Hughes asked Mr. Apgar if he knew anything about the report that Mr. Flelds had handled considerable Mutual Life money in Westchester campaigns, and received a negative

> Mr. Apgar then testified that he had talked with Mr. Fields several times regarding insurance legislation, while he -as a member of the Assembly Insurance Committee, but only regarding bills advocated by the Insurance Department and measures subsequently passed without opposition. In these talks Mr. Fields had spoken in favor of the bills. Mr. Apgar admitted that he had once visited the Mutual "House of Mirth" at Albany, but had never seen any entertaining there, and his visit was a purely social one.

Mr. Hughes pressed the witness to tell of his personal relations with the late Mr. Husted, but Mr. Apgar steadily declined, insisting that as the man was dead he did not care to testify on the subject and reinforced his position with the declaration that he had not personal knowledge of Mr. Husted's receipt of the money or of the use he made of it.

Gage E. Tarbell, vice-president of the Equitable, was on the stand for long periods, and will continue this morning. Mr. Tarbell's testimony was largely confined to the technical side of the insurance business. He furnished interesting details regarding a war carried on between the New-York Life and the Equitable, which resulted in the taking over of R. J. Mix, the general agent of the New-York Life, and a large number of agents, in retallation for an incursion into Equitable ranks by the New-York Life. He insisted that this did not cost the Equitable a dollar, the new men being hired on a commission basis, such as was already in force in the Equitable. Mr. Tarbell insisted that the evil of "rebating" in the Equitable was small, and that offenders were frequently detected and discharged. He seemed somewhat hazy about the names of men discharged on this account, and Gage E. Tarbell, vice-president of the Equinames of men discharged on this account, and will be asked for new evidence in this regard

At the close of his testimony Mr. Tarbell made an extended defence of the payment of a \$12,000 salary to Miss Anna Z. Amendt, who, he declared, would have been made a vice-president had she been a man, quoting the words of the elder Hyde on this point. He declared that in his absence Miss Amendt ran

his office.

"She is worth all she gets," he reiterated.

Mr. Tarbell explained that Mr. Coman had been
employed in the obtaining of the reduction of
personal assessments of Equitable officers beuse of his acquaintance with all the city cause of his acquaintance with all the city offi-cials. He thought it possible that he might have helped Equitable officers to escape jury duty also. Mr. Tarbell explained the intricate sys-tem of advances to agents and a number of other subjects of a similar technical nature.

"Man Up the River" Would Like To Be a Witness.

[By Telegraph to The Tribune.] Albany, Nov. 21.-Living comfortably in retirement, William S. Manning, referred to today before the insurance investigation committee in New-York as "the man up the river," was seen to-night at his home, No. 40 Lancaster-st., in this city. He declared his willingness to tell the committee what he knows about insurance.

TO CURE A COLD IN ONE DAY Regarding his visit to Mr. Alexander he could Take LAXATIVE BROMO Quinine Tableta Druggists refund money if it falls to cure. E. W. GROVE'S signature is on each box 10c.

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and also showed a desire to give his views as to the course the investigation should take. Mr. Manning has been a resident of Albany for several years. He came to public notice first as an "original McKinley man," having been inter-

viewed by one of the newspapers in Washington

before the nomination of McKinley for President. Manning was an insurance actuary, and it is believed there are many facts concerning the business of certain companies of which he has an intimate knowledge. In the first McKinley campaign he did effective work on the stump. He made the tariff question a study, writing articles for publication, in the interest of protection. He was connected with a chemical company in this city and at times appeared before Congress committees in favor of a readjust-

ment of tariff rates on certain articles. Last winter he appeared before legislative committees when the question of cheaper gas was under consideration, and made arguments in support of his views on the best methods of dealing with gas companies. He is at least seventy years old, and has white hair and beard.

To-day Mr. Manning said he had known Senator Depew many years; that he received a retainer for opposing hostile insurance legislation at Albany, and that it was his custom each year to ask Mr. Nichols if a continuance of his services was desired by the companies. Mr. Manning said to-day:

I hold that the responsibility for the present of the present conditions of life insurance rests first upon the legislators of New-York and next upon the Insurance Department, for, had the Insurance Department full knowledge of the present transactions and failed to suppress them. partment full knowledge of the present transactions and failed to suppress them, it became a party to the wrong. If, on the other hand, it was not informed, it was the fault of the Insurance Department, proving it to be absolutely incompetent. I would say about the so-called lobby this, that if the legislators—some of them—were not approachable, there would be no market for such lobbyists in Albany or elsewhere. I have always opposed this method of investigation. There is a grave question as to whether this investigation is not doing more harm than good to the policyholders. The prosperity, if not indeed the solvency, of every company depends upon the confidence of the community in these corporations.

these corporations.

My duties in connection with Mr. Nichols were to appear before insurance committees and defend insurance companies against pernicious at-

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tacks. Wholly in the interest of insurance, I have always been opposed to what is regarded as the corrupt lobbyist. Mr. Manning said he urged an investigation

twenty years ago, and that if his advice had Continued on fifth rage.

of the entire Quinine production of the World is consumed every year 1-30th by the Laxative Bromo Quinine Tablets "Cure a Cold in One Day." E. W. GROVE'S signature on box. 256